

LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (LPFSA)



What is a Limited Purpose FSA?

A Limited Purpose FSA is an FSA which can be used with your High Deductible Health Plan (HDHP) and Health Savings Account (HSA) to pay for eligible dental and vision out-of-pocket expenses.

Eligible Dependents

The IRS specifically defines who is considered to be an eligible dependent. You may only submit expenses for yourself and your eligible dependents. A dependent is eligible whether or not he/she is covered on your health plan, as long as he/she is your spouse or your child who is age 26 or younger.



Eligible Expenses

The list of expenses for the LPFSA is extensive. Please keep in mind that the list of eligible expenses is determined by the IRS Code Section 213, and is not at your employer's or Aptia's discretion. Some examples of expenses eligible for reimbursements under your LPFSA include:

- Dental treatments, copays, deductibles and co-insurance
- Cleanings and fillings
- Orthodontics and Dentures
- Vision exams
- Prescription glasses and contacts
- Lasik Surgery

Additional information regarding LPFSA eligible expenses is available on the Aptia participant portal at www.yourflexbenefits.aptia365.com

Remember, not all services provided by eligible providers are eligible for reimbursement through your LPFSA. For example, you could have had your teeth whitened at the Dentist (a cosmetic procedure) which is not FSA-eligible. Some expenses may require a prescription or note from your provider in order to be eligible for reimbursement.

Submitting a Claim

You can submit a claim for reimbursement in several ways:

- Aptia Benefits Card. This is the fastest and easiest way to access your account funds. Simply swipe your card at participating providers and keep your receipt.
- Aptia participant portal. Electronically submit your claim directly through the portal and upload your receipts. Access your account at www.yourflexbenefits.aptia365.com
- "Your Flex Benefits" mobile app. After you establish your online account simply download the "Your Flex Benefits" app in the App Store or Google Play. You can submit claims directly from the mobile app using your phone's camera to submit your receipts.

Substantiating a Claim

Aptia may request documentation to substantiate your claim or Benefits Card transaction to align with the Internal Revenue Service (IRS) requirements. Remember to keep a copy of your receipt to have in the event you are asked to provide it.

CONTACT INFORMATION

Aptia Participant Services representatives are available Monday through Friday 8 am to 9 pm ET.

Phone: (866) 268-0142

Fax: (844) 791-8319

Web: www.yourflexbenefits.aptia365.com



The information contained herein is considered to be general in nature. In the event that anything on this flyer differs from the information contained in your company's plan provisions as set forth in the Summary Plan Description and/or Plan document, those documents shall prevail.